State of Washington Office of Insurance Commissioner 2002 Washington Market Share and Loss Ratio Line of Business: Accident and Health

Top 40 Authorized Companies Zero Premium Companies Excluded

All Dollars in Thousands

Rank Company Name	NAIC Code	Dom	Type(1)	Premiums Written	Market Share	Premiums Earned	Losses Incurred(2)	Loss Ratio	Enrollment(3
1 Premera Blue Cross	47570	WA	HCSC	\$1,872,962	21.39%	\$1,854,840	\$1,582,336	85.31%	806,26
2 Regence Blue Shield	53902	WA	HCSC	\$1,518,175	17.34%	\$1,505,860	\$1,249,050	82.95%	1,017,72
3 Group HIth Cooperative	95672	WA	HMO	\$1,304,251	14.89%	\$1,255,648	\$1,391,633	110.83%	444,3
4 Pacificare of WA Inc	48038	WA	HCSC	\$547,282	6.25%	\$545,142	\$485,952	89.14%	118,18
5 Community Health Plan of WA	47049	WA	HCSC	\$352,299	4.02%	\$340,955	\$292,351	85.74%	208,3
6 Group Health Options Inc	47055	WA	HCSC	\$336,951	3.85%	\$334,421	\$300,662	89.91%	133,3
7 Washington Dental Service	47341	WA	HCSC	\$305,801	3.49%	\$0	\$278,150	0.00%	822,1
8 Kaiser Fndtn Health Plan NW	95540	OR	HMO	\$264,919	3.03%	\$263,482	\$246,858	93.69%	83,2
9 Molina Healthcare of WA Inc	96270	WA	HMO	\$258.516	2.95%	\$256,282	\$196,409	76.64%	160,8
10 KPS Health Plans	53872	WA	HCSC	\$108,898	1.24%	\$108,855	\$94,874	87.16%	44,8
11 Standard Ins Co	69019	OR	L&D	\$89,619	1.02%	\$88,343	\$68,253	77.26%	,-
12 Aetna Health Inc WA Corp	95484	WA	HMO	\$88,280	1.01%	\$85,688	\$89,491	104.44%	40,7
13 RegenceCare	95648	WA	HMO	\$86,434	0.99%	\$85,460	\$78,834	92.25%	37,5
14 United Healthcare Ins Co	79413	CT	L&D	\$81,676	0.93%	\$80,913	\$71,009	87.76%	,
15 Columbia United Providers Inc	47047	WA	HCSC	\$67,680	0.77%	\$68,458	\$61,425	89.73%	42,2
16 Aetna Life Ins Co	60054	СТ	L&D	\$67,365	0.77%	\$66,083	\$49,536	74.96%	•
17 Unum Life Ins Co Of Amer	62235	ME	L&D	\$66,801	0.76%	\$66,932	\$44,988	67.21%	
18 Asuris Northwest Health	47350	WA	HCSC	\$54.332	0.62%	\$53,612	\$43,639	81.40%	33,
19 Mega Life & Health Ins Co The	97055	OK	L&D	\$50,146	0.57%	\$49,211	\$29,485	59.92%	
20 Metropolitan Life Ins Co	65978	NY	L&D	\$42,753	0.49%	\$42,088	\$44,659	106.11%	
21 LifeWise Health Plan of WA	52633	WA	HCSC	\$42.744	0.49%	\$41.670	\$33.744	80.98%	33,1
22 First Choice Health Plan Inc	47046	WA	HCSC	\$40,699	0.46%	\$41,371	\$69,808	168.74%	28,7
23 American Family Life Asr Co Columbus	60380	NE	L&D	\$37,537	0.43%	\$38,441	\$16,132	41.97%	
24 Sterling Life Ins Co	77399	IL	L&D	\$36.155	0.41%	\$35.502	\$29,250	82.39%	
25 Connecticut General Life Ins Co	62308	СТ	L&D	\$35,774	0.41%	\$36,395	\$38,663	106.23%	
26 General Electric Capital Assur Co	70025	DE	L&D	\$32,070	0.37%	\$30,731	\$19,240	62.61%	
27 State Farm Mut Auto Ins Co	25178	IL	P&C	\$30,470	0.35%	\$28,555	\$25,734	90.12%	
28 Combined Ins Co Of Amer	62146	IL	L&D	\$30,284	0.35%	\$28,401	\$22,135	77.94%	
29 United Of Omaha Life Ins Co	69868	NE	L&D	\$29,663	0.34%	\$29,626	\$17,632	59.52%	
30 Regence Health Maintenance OR Inc	96250	OR	HMO	\$28,628	0.33%	\$28,746	\$24,225	84.27%	13,3
31 Continental Cas Co	20443	IL	P&C	\$27,709	0.32%	\$18,410	\$32,114	174.44%	
32 Regence BCBS OR	54933	OR	HCSC	\$27,331	0.31%	\$27,668	\$23,150	83.67%	15,4
33 Vision Service Plan	47317	WA	HCSC	\$25,724	0.29%	\$24,910	\$21,092	84.67%	980,9
34 Safeco Life Ins Co	68608	WA	L&D	\$24,993	0.29%	\$24,741	\$9,182	37.11%	
35 Aetna Health of Washington Inc	47060	WA	HCSC	\$23,430	0.27%	\$22,340	\$22,128	99.05%	2,7
36 Bankers Life & Cas Co	61263	IL	L&D	\$23,418	0.27%	\$23,181	\$10,515	45.36%	
37 Guardian Life Ins Co Of Amer	64246	NY	L&D	\$21,610	0.25%	\$20,068	\$16,748	83.46%	
38 Fortis Benefits Ins Co	70408	MN	L&D	\$20,043	0.23%	\$20,018	\$14,460	72.23%	
39 Life Investors Ins Co Of Amer	64130	IA	L&D	\$18,454	0.21%	\$18,494	\$6,632	35.86%	
40 Mid West Natl Life Ins Co Of TN	66087	TN	L&D	\$18,238	0.21%	\$17,902	\$8,846	49.41%	
All 375 Other Companies				\$616,959	7.05%	\$602,328	\$379,530	92.89%	94,0
Totals (Loss Ratio is a			-	\$8,757,075	100.00%	\$8,311,770	\$7,540,554	90.72%	5,161,3

⁽¹⁾L&D=Life and Disability Ins. Co., P&C=Property and Casualty Ins. Co., HMO=Health Maintenance Organization, HCSC=Health Care Service Contractor, LHCSC=Limited HCSC, F=Fraternal

⁽²⁾ Also means claims and benefits incurred.

⁽³⁾Washington enrollment not provided by insurance companies.

⁽⁴⁾Totals do not represent all health coverage in Washington

⁽⁵⁾Premium written for HMO, HCSC and LHCSC is Premiums Collected.